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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 10/715,014 | 11/17/2003 | Sheyda Mostowfi | 821922-1010 | 3275 |
| 24504 7590 08/10/2007 THOMAS, KAYDEN, HORSTEMEYER & RISLEY, LLP 100 GALLERIA PARKWAY, NW STE 1750 ATLANTA, GA 30339-5948 | | | EXAMINER GRAHAM, CLEMENT B | |
| | | | ART UNIT 3692 | PAPER NUMBER |
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/715,014

Applicant(s)

MOSTOWFI, SHEYDA

Examiner

Clement B. Graham

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 11/17/03.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-14 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-14 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- ☐ Notice of Informal Patent Application
- ☐ Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 101

1. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 1-14, are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Applicant's claims are directed to an algorithm. However these steps are mere ideas in the abstract (i.e., abstract idea, law of nature, natural phenomena) that do not apply, involve, for example) and abstract ideas without a practical application are found to be non-statutory subject matter. Therefore, Applicant's claims are non-statutory as they do not produce a useful, concrete and tangible result.

Claim Rejections - 35 USC § 102

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 1-14, are rejected under 35 U.S.C. 102(e) as being anticipated by DeGrove U.S Patent No: 7, 206, 768.

As per claim 1, DeGrove discloses in a method for collecting a debt of a debtor to a creditor, the method comprising

entering in a data processing system data at least comprising data concerning the debtor and the debt,

permitting for the debt access for at least two parties to at least a part of the data entered in the system, and initiating an action for collecting the debt on a basis of the data entered in the database, 10 an improvement consisting of:

a) entering accounting data regarding accounts payable to the creditor and payments to the creditor into the system; and

b) enabling a financing party providing a loan to the creditor on the payable accounts to

inspect at least a part of the accounting data for determining an amount of the loan based 15 on at least the part of the accounting data. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 2, DeGrove discloses wherein step b) comprises the step of b 1) determining a rating from the at least part of the accounting data, the rating for 2 0 determining an amount of the loan based thereon. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 3, DeGrove discloses wherein the rating comprises one or more of a group comprising an average duration of outstandingness of the payable accounts, a peak duration of the outstandingness of the payable accounts, a 2 5 total number or sum of payable accounts, a total number or sum of overdue payable accounts, a total or sum of overdue, incollectible payable accounts. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 4, DeGrove discloses wherein a status is assigned to each debt indicating a progress of the debt, a new status being 3 0 assigned to the debt upon detection by the system of an action or response thereto, the new status preferably depending on a current status and a contents of the action. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 5, DeGrove discloses comprising the further step of determining a new action from the new status and/or the contents of the action. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 6, DeGrove discloses comprising the step of: assigning a party responsible for the new action; and transmitting information on the new status to the party responsible for the new action. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 7, DeGrove discloses comprising determining the new status based on a workflow. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

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As per claim 8, DeGrove discloses further comprising assigning to each action or expected action a time limit and a party responsible for the action. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 9, DeGrove discloses comprising assigning a fine to the party responsible for the action, when the action is not completed upon expiry of the time limit. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 10, DeGrove discloses further comprising: entering a criterion which, upon fulfillment thereof, initiates an action; repetitively checking a debt for fulfillment of the criterion; and initiating the action upon fulfillment of the criterion.

As per claim 11, DeGrove discloses wherein the criterion comprises a criterion for convicting a debtor by a court, the action comprising sending data concerning the debtor and the corresponding debt to the court. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 12, DeGrove discloses comprising 30 receiving a verdict from the court and sending the verdict to the debtor. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 13, DeGrove discloses a method for determining an amount of a loan to a banking customer, the loan being based on accounts payable to the banking customer, the method comprising a) inspecting via a data processing system at least a part of accounting data regarding the payable accounts, the accounting data comprising data relating to all accounts payable to the banking customer and having been entered by the banking customer into the system; and b) determining an amount of the loan based on at least the part of the accounting data. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

As per claim 14, DeGrove discloses wherein the system comprises a debt collecting system, the accounting data in the debt collecting system being further

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applied for initiating an action for collecting an amount of the payable account on a basis of the data entered in the database. (see column 3 lines 38-67 and column 4 lines 1-24 and column 18 lines 23-67 and column 19 lines 1-17).

Conclusion

4. The prior art of record and not relied upon is considered pertinent to Applicants disclosure.

Walker et al (US 2001/0042785 A1 PUB) teaches method and apparatus for funds and credit line transfer.

W eichert et al (US 2004,0117302 Pub) teaches payment management.

Jones er al. et all (US Patent 6, 021, 397) teaches financial advisory system.


Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

Aug 4, 2007


FRANTZY POINVIL
PRIMARY EXAMINER
Av 3692